

BUSINESS-TO-BUSINESS (B2B) SOLUTION

www.transysa.com/Panama_en/b2b.shtml

At Transysa, we understand that time is money and that your company can use this valuable time to deliver more products to more customers every day. Therefore, we have created a Business-to-Business solution to meet your payment collection needs.

The B2B payment collection solution that we offer is cost-effective and time-saving at the Point of Purchase (POP). This wireless system will allow your company to reduce costs while receiving non-cash payments from your customers through a secure and easy-to-use collection card.

This system guarantees a fast and secure transaction at the Point of Purchase, allowing the distributor to feel more comfortable since non-cash means are involved in the transaction avoiding theft and incorrect payments.

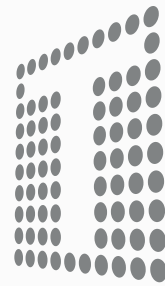
The Collection System

iSwipe-M

This device was designed for on-the-road merchants. It's integrated to a GSM phone system that will allow merchants, in this case distributors, to process transactions wherever they are; specially made for taxi cab drivers, plumbers, electricians, service contractors, collectors, and any other on-the-road professional.

Distributors

Distributors never had it so simple! It's as easy as delivering their products and accepting the retailers' (customers') mycropod™ card to collect the payment at the Point of Purchase by using a wireless system (iSwipe-M) that does not require cash and checks.



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Benefits

- Real-time payment collection at POP
- Reduced costs
- Enhanced credit and cash management
- Credit and debit facilities
- No hardware or software to install
- Enhance transaction security
- Improve operational (route to market) controls

Features

- Safe and secure real-time electronic collection system
- Handheld wireless mobile POP device
- Real-time online reporting and access
- Online receivables collection
- Integration with existing internal systems
- Two way messaging (optional)
- All funds securely held at bank

Merchants/Retailers (Customer)

The merchant/retailer no longer has to rely on paper checks or cash means to pay a distributor, since a stored value card allows them to pay for purchases in a fast and secure way. The iSwipe-M prints a receipt for the merchant to confirm that the transaction was completed.

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Benefits

- No installation needed
- No computer required
- No costs
- No bank account required
- No prerequisite credit qualifications
- Funds securely held at bank
- Multi-distributor capable
- Access to funds via ATM
- Security utilizing Personal Identification Number (PIN)
- Minimal cash management creating enhanced security
- Real-time reports online, via IVR and cell phone



Features

- Stored Value Account with card access
- Personal Identification Number (PIN) secured
- Re-load funds at any participating location
- No bank account required
- No prerequisite credit qualifications
- No need to carry cash, checks, etc...
- Real-time online access

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How does it Work?

- Merchant / Retailer deposits funds to his account at participating locations.
- Deposited funds become available in real-time.
- Distributor drivers carry the handheld wireless mobile POP device.
- Distributor swipes card on mobile POP device, Merchant enters PIN to confirm.
- Funds are debited from the Merchant / Retailer account in real-time.
- Funds are credited to Distributor account in real-time.
- Funds are deposited daily to Distributor bank account.
- Real-time reporting on handheld POP and accessible via internet

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